

# 2009

## Show Me Senior Shopping Guide

Revised August 2009



### DIFP

Department of Insurance,  
Financial Institutions &  
Professional Registration

Jeremiah W. (Jay) Nixon  
Governor

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# Missouri Department of Insurance, Financial Institutions & Professional Registration

**Address:** Consumer Affairs Division  
Truman State Office Building, Room 540  
P.O. Box 690  
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**Hours:** 8 a.m. - 5 p.m.  
Monday - Friday

**Consumer Insurance Hotline:** 1-800-726-7390

**Telecommunications Device for the Hearing Impaired:** 573-526-4536

**Web site:** [insurance.mo.gov](http://insurance.mo.gov)

## Other Resources

CLAIM Hotline (Community Leaders Assisting the Insured of Missouri)

**Phone number:** 1-800-390-3330

**Web site:** [missouricclaim.org](http://missouricclaim.org)

Medicare or Medicare Part D Complaints

**Phone number:** 816-426-5783  
1-800-633-4227

**Web site:** [cms.hhs.gov](http://cms.hhs.gov)

U.S. Social Security Administration Office

**Phone number:** 1-800-772-1213

**Web site:** [ssa.gov](http://ssa.gov)

Medicare

**Phone number:** 1-800-MEDICARE

**Web site:** [medicare.gov](http://medicare.gov)

Missouri Rx

**Phone number:** 1-800-375-1406

**Web site:** [morx.mo.gov](http://morx.mo.gov)

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# About Medicare Supplement Insurance

Also known as Medigap, consumers can buy a Medicare Supplement Insurance policy to cover deductibles required under their traditional Medicare benefits. In Missouri there are 14 Medigap policies available to buy from private insurance companies.

## How to use this guide

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) regulates the insurance companies that offer Medigap policies in Missouri. The Show-Me Senior Shopping Guide explains the basics of Medigap policies and the 14 plans offered in Missouri. It also lists the companies authorized to sell these policies in the state and the annual premium charged for each plan.

Another publication you may find helpful is the *Guide to Health Insurance for People with Medicare*. Written by Medicare and the National Association of Insurance Commissioners (NAIC), it has excellent information about Medicare as well as health insurance. Any agent or company that offers to sell you Medicare Supplement insurance must give you a copy of the guide.

Also, for any questions about Medicare, you can contact CLAIM, a free, not-for-profit, private service that counsels seniors and their families about Medicare. CLAIM services are funded by the DIFP. Call 1-800-390-3330 or visit [missouriclaim.org](http://missouriclaim.org).

# Medicare basics

Medicare is a federal program that provides health insurance for those 65 years and older, and some people under 65 with certain disabilities. It is the largest health insurance program in the U.S.

Medicare was signed into law by President Lyndon Johnson on July 30, 1965, in Independence, MO. The first person enrolled in the program was former President Harry S. Truman.

The sections of Medicare are:

**Medicare Part A** (automatic - no monthly premium)

This helps pay for hospitals, home health, hospice and skilled nursing facility care (though not long-term care). You will have to meet a deductible before receiving benefits.

**Medicare Part B** (automatic - monthly premium)

This helps pay for medical care not covered by Part A, such as doctor visits, outpatient hospital services, and medical equipment. The monthly premium is usually withheld from your monthly Social Security check. You will have to meet a deductible before receiving benefits.

**Medicare Supplement** (optional - monthly premium)

Sometimes called Medigap, these plans are offered by private insurance companies and anyone with Part A or Part A & B is eligible. Most of these plans cover the deductibles required in Parts A & B. Note: these plans are assigned letters, such as Plan A or Plan B. This is not to be confused with “parts” of Medicare, such as Part A & B.

**Medicare Advantage** (optional - monthly premium)

Sometimes called Medicare Part C, these plans are offered by private insurance companies. You must have Parts A & B to qualify. With these plans, you’ll typically pay less in monthly premiums, but more of the cost when you do need treatment. **You cannot have Medicare Supplement and Medicare Advantage.**

**Medicare Part D** (optional - monthly premium)

This helps pay for medicine. To join, you must buy a plan run by a private company. You will normally pay some money when you pick up your medicine.

## Am I eligible?

Most people can join Medicare when they turn 65. You can also join if you:

1. Receive Social Security disability checks for 24 months, or
2. Have permanent kidney failure, known as End-Stage Renal Disease (ESRD), or
3. Have Lou Gehrig’s Disease, known as Amyotrophic Lateral Sclerosis (ALS).

## Changes for 2010

There are a number of changes to plans coming in June of 2010. **These changes do not affect your current Medicare Supplement policy.**

The available number of plans drops from 14 to 11 as of June 1, 2010.

**Deleted plans:** Plan E, Plan H, Plan I, Plan J and High Deductible Plan J will no longer be offered for new customers, but if you have one of these plans you will be able to keep it beyond June 1, 2010.

There are two new plans for 2010 designed to give beneficiaries new options for higher beneficiary cost-sharing with a lower premium.

**Plan M** - covers 50% of the Part A deductible but none of the Part B deductible.

**Plan N** - includes full coverage of the Part A deductible but no coverage for the Part B deductible. In addition, coverage for the Part B coinsurance (as part of the Basic benefits) is subject to a new copay structure. The copay is up to \$20 for office visits and up to \$50 for emergency room visits.

If you have a Medigap policy but would like one of the new 2010 plans, you may switch during your annual guaranteed open enrollment period. See page 6 for more information.

## Medicare Supplement Plan shopping tips

### Shop for benefits and price

Check the benefits in each of the 14 plans. Every company must use the same letters (A through L) to label its policies. Plan A is always a company's lowest-priced Medicare Supplement policy. It contains basic benefits and must be sold by every company. Plans B through J add other benefits to fill different gaps in your Medicare coverage. Options K and L provide a product for those that can afford the higher deductible and enjoy good health. Few companies sell all policies. On the enclosed charts (**see page 16**), premiums are shown for the plan or plans that a company offers.

### Research the insurance company

In addition to rates, consider a company's complaint index, on page 11. This numerical score helps you understand how many consumer complaints an insurer receives, compared to other companies its size. A complaint index of 100 is average. Below 100 means the company gets fewer complaints than average, and a score above 100 means the company gets more complaints than average.

This information is available by calling the DIFP's Consumer Insurance Hotline: 1-800-726-7390 and by visiting [insurance.mo.gov](http://insurance.mo.gov).

## Enrollment Information

### Enrolling for the first time

To be eligible for Medigap coverage, you must be enrolled in Medicare Part B. From there, you have a six-month open enrollment period. During this period, an insurance company cannot refuse to sell you any Medicare supplement policy it carries or charge more for a Medicare supplement policy because of pre-existing health conditions. It can, however, impose up to a six-month waiting period before paying for any treatment related to the pre-existing condition.

### Renewing

Each year, you have the right to renew your current plan. While your rates may increase, your insurance company cannot refuse to renew your coverage or impose any waiting period based on pre-existing conditions, as long as you stay in the same plan as before. Example: Plan F to Plan F

### Changing to a new plan

You have the right to switch insurance companies each year during the 30 days before or after your policy's anniversary date. For example, if your policy expires June 30, you can switch policies between June 1 and July 30.

If you change to a like plan - for example, from Plan F at Insurer XYZ to Plan F at Insurer ABC, the new insurer cannot deny you coverage and cannot impose any waiting period based on preexisting conditions.

To demonstrate that you qualify to change insurers, you are required to show only minimal proof. Simply produce a renewal notice (from your old insurer), invoice, the old policy OR other confirmation of policy ownership to the agent or new company. If you are told that you don't qualify, contact the Insurance Consumer Hotline immediately.

If you change to a plan with lesser benefits, such as from Plan F to Plan C, you will not be subject to underwriting.

If you elect to go with a more extensive plan (later in the alphabet, such as from Plan C to Plan F) you will likely be subject to underwriting, and you may be denied coverage or the insurance company may impose a waiting period, based on a preexisting condition, for any new benefits under your new plan.

Once you receive the new policy and you are certain it meets your needs, you should cancel the old policy. **Please note you will not qualify for a premium refund. Be sure your new policy has taken effect before your old policy is canceled.** If you switch to Medicare coverage with an HMO, you will lose the benefits of your Medicare Supplement policy.

## Premium Information

- Premiums listed in this guide are based on state-wide, average yearly rates. The actual rate for you may vary based on where you live.
- Most companies will allow you to pay premiums monthly.
- If you pay annual premiums, most insurers **will not** refund your premium if you cancel coverage before the end of the policy year. The only exception includes the death of the policyholder.
- Premiums for all policies likely will increase each year to account for changes in Medicare benefits or increasing medical costs. If your insurer raises premiums for higher claim expenses, it must do so for all policyholders of your class in Missouri.

## Special rates for disabled Missourians

All persons under age 65, who have been approved for Social Security disability, also have the right to buy Medicare Supplement insurance, but the cost may differ from policies available to seniors. Pricing information for disabled Missourians under age 65 is available, starting on page 16.

When disabled Medicare policyholders turn 65, they can exercise the rights of any 65-year-old becoming eligible for Medicare for the first time. They may choose the plan of their choice from any insurer and pay the same rates as other Medicare beneficiaries.

## Medicare “Select” plans

A few Medicare Supplement policies are called “Select” plans. Similar to an HMO, they require you to go to specific health care providers for covered services, but the benefits offered under Select plans A-J are the same as those in regular Medicare Supplement plans. The rates for these plans are usually lower than regular Medicare Supplement policies but may have a higher deductible. Medicare Select plans are not available in all parts of Missouri.

## Medicare Supplement Plan Options

All plans include the basic benefits:

1. Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
2. Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments.
3. Blood: First three pints of blood each year.

No matter what company you choose, the basic benefits of the 14 standardized plans are identical from company to company. These standardized benefits allow you to make true cost comparisons.

A	B	C	D	E	F,*	G	H	I	J,*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible				Part B Deductible
					Part B Excess 100%	Part B Excess 80%		Part B Excess 100%	Part B Excess 100%
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery
				Preventative Care NOT Covered by Medicare					Preventative Care NOT Covered by Medicare

\*Plans F and J also have an option called a high deductible plan F and a high deductible plan J. These high deductible plans pay the same benefits as Plans F and J after one has paid a calendar year (\$2,000) deductible. Benefits from high deductible plans F and J will not begin until out-of-pocket expenses exceed \$2,000. Out-of-Pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

## Plans K and L

K	L
<b>Basic Benefits</b>	<b>Basic Benefits</b>
100% of Part A Hospitalization Coinsurance plus coverage for 365 days after Medicare benefit end	100% of Part A Hospitalization Coinsurance plus coverage for 365 days after Medicare benefit end
50% Hospice cost-sharing	75% Hospice cost-sharing
50% of Medicare-eligible expenses for the first 3 pints of blood	75% of Medicare eligible expenses for the first 3 pints of blood
50% Part B Coinsurance, except 100% Coinsurance for Part B Preventative Services	75% Part B Coinsurance, except 100% Co-insurance for Part B Preventative Services
50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance
50% Part A Deductible	75% Part A Deductible

- Basic Benefits for plans K and L include similar services as plans A-J with cost-sharing for Part A and B expenses at 50% and 75%, respectively.
- Plans K and L provide different cost-sharing for items and services than plans A-J. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “excess charges.” You will be responsible for paying excess charges.
- The out-of-pocket annual limit will increase each year for inflation. Plan K has a \$4,620 out-of-pocket expense and Plan L has a \$2,310 out-of-pocket expense.

## Medicare Part D Prescription Drug Plans

Medicare offers prescription drug plans (PDPs) for everyone with Medicare. This coverage is called “Part D”. Like Medicare Advantage and Medigap, Medicare Part D plans are sold by private insurance companies with the approval of Medicare.

Each plan may vary in cost and drugs covered. Each plan requires a monthly premium, and some plans require a deductible and co-pays. Some plans have a coverage gap or “donut hole”. For more information, and to find a drug plan that best fits your needs you can go to [medicare.gov](http://medicare.gov) or contact CLAIM.

## Enrollment Information

- If you don’t join a Medicare drug plan when you are first eligible for Medicare Part A and/or B, you may have to pay a late enrollment penalty to join a plan later. This penalty amount changes every year, and you will have to pay it as long as you have Medicare prescription drug coverage.
- You can switch your Medicare Part D plan during the open enrollment period, which is November 15 - December 31 each year. Your new coverage will begin January 1 of the following year.

# Missouri Rx Plan - help with drug costs

## Basic Facts

The Missouri Rx Plan (MoRx) helps cover some of the out-of-pocket costs you pay with Medicare Part D. It is available to qualifying elderly and disabled Medicare beneficiaries. The Missouri Department of Social Services/MO HealthNet Division administers the program.

## Benefits

- MoRx pays for half of the deductible and half of all co-pays, including the gap. It does not provide assistance with the monthly premium.
- The MoRx benefit is not available for mail order prescription service through the Part D Plan.
- MoRx covers a maximum of a 31-day supply per prescription fill per month. The MoRx benefit is not available for 90-day supply purchases.

## Enrollment

- Members must be enrolled in a Medicare Prescription Drug Plan to receive the benefits of the Missouri Rx Plan.
- No cost or enrollment fee to join.
- Look for MoRx one-page applications at the following locations: pharmacies, Area Agencies on Aging, county health departments and public libraries, Department of Revenue license bureaus and MFA Agri-Service Centers.
- MoRx applications can also be obtained by calling toll-free 1-800-375-1406 or downloaded from [morx.mo.gov](http://morx.mo.gov).
- MoRx enrollment is ongoing. No annual re-enrollment is required.

## Eligibility Requirements

Medicare beneficiaries with incomes at or below:

- \$21,660 annual income for an individual
- \$29,140 annual (combined) income for a married household
- **No asset or resource limitations apply**

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
71390	Admiral Life Insurance Company Of America	0	\$2,746,418	0.5%	0
19275	American Family Mutual Insurance Company	0	\$10,132,324	1.9%	0
71773	American National Life Ins Co Of TX	1	\$2,961,447	0.5%	72
60763	American Pioneer Life Insurance Company	13	\$5,970,841	1.1%	462
60836	American Republic Insurance Company	6	\$24,640,614	4.6%	52
61263	Bankers Life & Casualty Company	19	\$21,363,775	4.0%	189
47171	Blue Cross & Blue Shield Of Kansas City	15	\$27,387,217	5.1%	116
61859	Christian Fidelity Life Insurance Co	1	\$17,488,424	3.2%	12
62146	Combined Insurance Co Of America	1	\$5,412,149	1.0%	39
78174	Conseco Health Insurance Company	10	\$5,430,713	1.0%	391
60682	Conseco Insurance Company	1	\$1,395,650	0.3%	152
71404	Continental General Insurance Company	0	\$1,626,417	0.3%	0
68500	Continental Life Ins Co Of Brentwood TN	5	\$21,786,052	4.0%	49
62952	Equitable Life & Casualty Insurance Company	3	\$4,818,323	0.9%	132
65536	Genworth Life & Annuity Insurance Company	2	\$4,475,800	0.8%	95
62286	Golden Rule Insurance Company	1	\$2,614,742	0.5%	81
64211	Guarantee Trust Life Insurance Co	1	\$1,683,186	0.3%	126
70815	Hartford Life & Accident Insurance Company	0	\$7,652,644	1.4%	0
70670	Health Care Service Corporation	0	\$1,243,253	0.2%	0
78972	Healthy Alliance Life Insurance Co	66	\$81,527,706	15.1%	172
31119	Medico Insurance Company	1	\$1,190,087	0.2%	178
71412	Mutual Of Omaha Insurance Company	11	\$35,016,678	6.5%	67
72125	Physicians Life Insurance Company	0	\$1,871,562	0.3%	0
80578	Physicians Mutual Insurance Company	3	\$5,639,292	1.0%	113
61271	Principal Life Insurance Company	1	\$3,526,829	0.7%	60
68462	Reserve National Insurance Company	1	\$3,225,267	0.6%	66
57657	Royal Neighbors Of America	0	\$10,688,704	2.0%	0
86355	Standard Life & Accident Insurance Company	5	\$9,159,468	1.7%	116
25178	State Farm Mutual Automobile Insurance Co	0	\$10,734,039	2.0%	0
69132	State Mutual Insurance Company	1	\$1,590,466	0.3%	133
89184	Sterling Investors Life Insurance Company	0	\$9,736,719	1.8%	0
56014	Thrivent Financial For Lutherans	1	\$2,772,552	0.5%	77
86231	Transamerica Life Insurance Company	6	\$5,241,561	1.0%	243
69701	Union Bankers Insurance Company	0	\$1,619,832	0.3%	0
92916	United American Insurance Company	2	\$10,688,023	2.0%	40
79413	United Healthcare Insurance Company	16	\$137,278,700	25.5%	25
63479	United Teacher Associates Insurance Co	21	\$2,093,293	0.4%	2,129
72850	United World Life Insurance Company	4	\$13,816,007	2.6%	61
69663	USAA Life Insurance Company	0	\$1,479,578	0.3%	0
70319	Washington National Insurance Co	5	\$3,584,723	0.7%	296
<b>Top 40 Writers</b>		<b>223</b>	<b>\$523,311,073</b>	<b>97.1%</b>	<b>.</b>
<b>Total</b>		<b>254</b>	<b>\$539,135,882</b>	<b>100.0%</b>	<b>.</b>

## Know Who Pays First if You Have other Health Insurance Coverage\*

If you have Medicare and other health insurance coverage, be sure to tell your doctor and other health care providers. This will help them send your bills to the correct payer to avoid delays. Whether Medicare pays first or second depends on a number of things, so you should review the chart below to help you find out who pays first. Remember, this chart doesn't cover every situation, if you have questions about who pays first or if your insurance changes, call 1-800-MEDICARE (1-800-633-4227) and they will connect you to a Medicare Coordination of Benefits Contractor.

If you...	Condition	Pays First	Pays Second
Are age 65 or older and covered by a group health plan because you are working or are covered by a group health plan of a working spouse of any age	Entitled to Medicare The employer has 20 or more employees	Group Health Plan	Medicare
	The employer has less than 20 employees, or is a part of a multi-employer plan where one employer has 20 or more employees	Medicare	Group Health Plan
Have an employer group health plan after you retire and are 65 or older	Entitled to Medicare	Medicare	Retirement Coverage
Are disabled and covered by a large group health plan from your work, or from a family member who is working	Entitled to Medicare The employer has 100 or employees	Large Group Health Plan	Medicare
	The employer has less than 100 employees and isn't part of a multi-employer plan where any employer has 100 employees or more	Medicare	Group Health Plan
Have end-stage renal disease (permanent kidney failure) and group health plan coverage (including a retirement plan)	First 30 months of eligibility or entitlement to Medicare	Group Health Plan	Medicare
	After 30 Months	Medicare	Group Health Plan
Have end-stage renal disease (permanent kidney failure) and COBRA coverage	First 30 months of eligibility or entitlement to Medicare	COBRA	Medicare
	After 30 months	Medicare	Cobra
Have been in an accident where no-fault or liability insurance is involved	Entitled to Medicare	No-Fault or liability insurance, for services related to accident claim	Medicare
Are covered under worker's compensation because of a job-related illness or injury	Entitled to Medicare	Workers' Compensation, for workers' compensation claim related services	Usually doesn't apply, Medicare may make a conditional payment
Are a veteran or have veteran's benefits	Entitled to Medicare and veteran's benefits	Medicare pays for Medicare-covered services	Usually doesn't apply NOTE: Medicare and VA usually don't cover the same services
		Veteran's Affairs pays for VA authorized services	
Are covered under TRICARE	Entitled to Medicare and TRICARE	Medicare pays for Medicare-covered services	TRICARE may pay second
		TRICARE pays for services from a military hospital or any other federal provider	
Have black lung disease and are covered under the Federal Black Lung Program	Entitled to Medicare	Medicare	COBRA
Are age 65 and over OR disabled and covered by Medicare and COBRA	Entitled to Medicare	Medicare	COBRA

\*This chart was obtained from the Centers for Medicare and Medicaid publication "Medicare and Other Benefits: Your Guide to Who Pays First"

## Medicare Supplement Issuers in Missouri

Company	Address	City	State	Zip	Telephone
ADMIRAL LIFE INS CO OF AMERICA	ONE STATE MUTUAL DR	ROME	GA	30165	800-987-1593
AMERICAN CONTINENTAL LIFE INS CO	101 CONTINENTAL PLACE	BRENTWOOD	TN	37027	800-264-4000
AMERICAN FAMILY LIFE ASSUR [AFLAC]	1932 WYNNTON RD	COLUMBUS	GA	31999	800-992-3522
AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PKWY	MADISON	WI	53783-0001	800-374-0008
AMERICAN NATIONAL LIFE INS CO OF TX	ONE MOODY PLAZA	GALVESTON	TX	77550	800-899-6503
AMERICAN PIONEER LIFE INS CO	600 COURTLAND ST	ORLANDO	FL	32804	800-538-1053
AMERICAN REPUBLIC INS CO	PO BOX 1	DES MOINES	IA	50301	800-473-9227
BANKERS FIDELITY LIFE INS CO	1370 PEACHTREE RD NE,	ATLANTA	GA	30319	800-441-5001
BANKERS LIFE & CASUALTY CO	222 MERCHANDISE MART PLAZA	CHICAGO	IL	60654-2013	800-541-2254
BLUE CROSS & BLUE SHIELD OF KC	4740 GRAND AVE, STE 300	KANSAS CITY	MO	64112	800-645-8346
CENTRAL RESERVE LIFE	6201 JOHNSON DR	MISSION	KS	66201-9190	800-456-7866
CHRISTIAN FIDELITY LIFE INS CO	2001 BATES DR	WAXAHACHIE	TX	75167-4801	800-386-5202
COMBINED INS CO OF AMERICA	123 NORTH WACKER DR	CHICAGO	IL	60606	800-544-5531
CONSECO DIRECT LIFE INS CO	399 MARKET ST	PHILADELPHIA	PA	19181	800-525-7662
CONSECO HEALTH INS CO	222 MERCHANDISE MART PLAZA	CHICAGO	MO	60654-2013	800-541-2254
CONSECO INS CO	11815 N PENNSYLVANIA ST	CARMEL	IN	46032	800-888-4918
CONTINENTAL GENERAL INS CO	PO BOX 247007	OMAHA	NE	68124	800-284-2898
CONTINENTAL LIFE INS CO	PO BOX 1188	BRENTWOOD	TN	37024-1188	800-264-4000
CSA FRATERNAL LIFE	PO BOX 26580	AUSTIN	TX	78755-0580	512-583-8755
EQUITABLE LIFE & CASUALTY INS CO	PO BOX 2460	SALT LAKE CITY	UT	84110-2460	800-352-5170
GENWORTH LIFE & ANNUITY INS CO	6620 WEST BROAD ST - BLDG 4	RICHMOND	VA	23230	
GENWORTH LIFE INS CO	6620 WEST BROAD ST., BLDG 4	RICHMOND	VA	23230	877-825-9337
GLOBE LIFE & ACCIDENT INS CO	PO BOX 8080	MCKINNEY	TX	75070-8080	800-801-6831
GOLDEN RULE INS CO	7440 WOODLAND DR	INDIANAPOLIS	IN	46278-1719	800-474-4467

GREAT AMERICAN LIFE INS CO	PO BOX 26580	AUSTIN	TX	78755-0580	866-459-4272
GUARANTEE TRUST LIFE INS CO	1275 MILWAUKEE AVE	GLENVIEW	IL	60025	800-338-7452
HEALTHY ALLIANCE LIFE INS	1831 CHESTNUT ST	ST LOUIS	MO	63103-2275	800-643-9674
HUMANA INS CO	500 WEST MAIN ST	LOUISVILLE	KY	40201	800-992-2551
LINCOLN HERITAGE LIFE INS CO	4343 EAST CAMELBACK RD	PHOENIX	AZ	85018	800-438-7180
MARQUETTE NATIONAL LIFE INS CO	1001 HEATHROW PARK LN, STE 5001	LAKE MARY	FL	32746	800-934-8203
MEDICO INS CO	1515 SOUTH 75TH ST	OMAHA	NE	68124	800-228-6080
MEDICO LIFE	1515 SOUTH 75TH ST	OMAHA	NE	68124	800-228-6080
MID-WEST NATIONAL LIFE INS CO OF TN	9290 W DODGE RD, STE 203	OMAHA	NE	68114	888-797-7464
MONUMENTAL LIFE	520 PARK AVE	BALTIMORE	MD	21201-4500	800-233-4624
MUTUAL OF OMAHA	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	800-775-6000
NATIONAL STATES	1930 CRAIG PARK COURT, SUITE 100	ST LOUIS	MO	63146	800-868-6788
NEW ERA LIFE INS CO OF THE MIDWEST	200 WESTLAKE PARK BLVD	HOUSTON	TX	77079	800-552-7879
NORTH AMERICAN INS CO	PO BOX 44160	MADISON	WI	53744-4160	800-627-4282
OLD SURETY LIFE INS CO	PO BOX 54407	OKLAHOMA CITY	OK	73154	800-272-5466
OXFORD LIFE INS CO	PO BOX 46518	MADISON	WI	53744-5618	800-624-4160
PACIFICARE LIFE & HEALTH INS CO	3100 WEST LAKE CENTER DR	SANTA ANA	CA	92704	800-555-1515
PENNSYLVANIA LIFE INS CO	600 COURTLAND ST	ORLANDO	FL	32804	888-772-2299
PEOPLES BENEFIT LIFE INS CO		VALLEY FORGE	PA	194963	800-523-5626
PHYSICIANS LIFE INS CO	2600 DODGE ST	OMAHA	NE	68131-2671	800-228-9100
PROVIDENT AMERICAN LIFE AND HEALTH INS CO	6201 JOHNSON DRIVE, PO BOX 29158	MISSION	KS	66201-9158	800-456-7866
PYRAMID LIFE INS CO	6201 JOHNSON DR	MISSION	KS	66202	800-777-1126
RESERVE NATIONAL INS CO	6100 N.W. GRAND BLVD	OKLAHOMA CITY	OK	73118	800-654-9106
ROYAL NEIGHBORS OF AMERICA	33 N. GARDEN AVE, SUITE 866	CLEARWATER	FL	33755	877-815-8877
SHENANDOAH LIFE INS CO	2301 BRAMBLETON AVE, SW	ROANOKE	VA	24015	877-777-2443
STANDARD LIFE & ACCIDENT INS CO	ONE MOODY PLAZA - 17TH FLOOR	GALVESTON	TX	77553	800-827-2524

STATE FARM MUTUAL AUTOMOBILE INS	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	866-855-1212
STATE MUTUAL INS CO	33 N GARDEN AVE, SUITE 1100	CLEARWATER	FL	33755-6606	800-321-0102
STERLING INVESTORS LIFE INS CO	65 TECHNOLOGY WAY	ROME	GA	30162	877-604-5240
STERLING LIFE INS CO	PO BOX 5348	BELLINGHAM	WA	98227	888-858-8544
THRIVENT FINANCIAL FOR LUTHERANS	4221 N BALLARD RD	APPLETON	WI	54919-0001	800-225-5225
TRANSAMERICA LIFE INS CO	4333 EDGEWOOD RD N.E.	CEDAR RAPIDS	IA	52499	800-233-4624
UNION BANKERS INS CO	PO BOX 9110	CLEARWATER	FL	33755-6606	800-544-8744
UNITED AMERICAN INS CO	PO BOX 8080	MCKINNEY	TX	55402	800-331-2512
UNITED COMMERCIAL TRAVELERS	33 N GARDEN AVE, SUITE 1100	CLEARWATER	FL	33755-6606	800-848-0123
UNITED HEALTHCARE INS CO [AARP]	PO BOX 130	MONTGOM- ERYVILLE	PA	18936	800-523-5800
UNITED NATIONAL LIFE INS CO	PO BOX 7901	MT PROSPECT	IL	60056	800-207-8050
UNITED TEACHER ASSOCIATES INS CO	PO BOX 26580	AUSTIN	TX	78755-0580	800-880-8824
UNITED WORLD LIFE INS CO	3316 FARNAM ST	OMAHA	NE	68175	877-845-0892
USAA LIFE INS CO	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288	800-531-8000
WORLD CORP INS CO	PO BOX 3160	OMAHA	NE	68103-0160	800-786-7557
WORLD INS CO	PO BOX 3160	OMAHA	NE	68103-0160	800-786-7557

## Headings in Medicare Supplement Rate Charts

Premiums are for the age noted at the top of each chart. Open enrollment rates are the lowest available rates. If a person is not in an open enrollment period, he/she is subject to underwriting.

- **Area** - A 'Yes' in this column indicates the company has differing rates depending on where you live. The rates shown are a statewide average of all rates for a given company.
- **Sex** - A 'Yes' in this column indicates the company has different rates for men and women.
- **Effective Date** - The date in this column indicates when the company began using these premiums. If this date is more than several months old, you may anticipate an increase within a few months of purchasing your first policy (many companies adjust their premiums annually). If you pay premiums on an annual basis, any such increase would not be effective until your next premium due date.
- **Select** - Medicare supplement policy that requires you to use specific hospitals and, in some cases, specific doctors to get full benefits.

Select	Age: Under 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	ADMIRAL LIFE INS CO OF AMERICA	YES	YES	Indiv	SMKR	8/1/2009	\$1,906	\$2,400	\$2,601	\$2,283	\$2,397	\$2,495		\$2,144						
NO	AMERICAN CONTINENTAL INS	YES	YES	Indiv	SMKR	2/1/2009	\$1,453	\$2,067		\$1,898		\$2,141					\$1,812			
NO	AMERICAN FAMILY LIFE ASSUR	YES	NO	Grp		7/1/2009	\$1,392		\$2,412			\$2,256								
NO	AMERICAN FAMILY MUTUAL INS CO	YES	YES	Indiv		5/1/2007	\$1,216		\$2,332			\$2,142							\$892	\$1,298
NO	AMERICAN NATIONAL LIFE	YES	YES	Grp	SMKR	2/15/2009	\$1,506	\$1,703	\$2,271	\$1,677	\$1,535	\$1,969		\$1,654						
YES	AMERICAN PIONEER LIFE INS	YES	YES	Indiv	SMKR	1/1/2009		\$2,027	\$2,522	\$1,939		\$2,433								
NO	AMERICAN PIONEER LIFE INS	YES	YES	Indiv		1/15/2009	\$1,819	\$3,015	\$3,513	\$2,898		\$3,558								
NO	AMERICAN REPUBLIC CORP	YES	YES	Indiv	SMKR	5/1/2009	\$1,338										\$1,759			
NO	AMERICAN REPUBLIC INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$1,916		\$3,174	\$1,682		\$2,839	\$703				\$1,882			
NO	AMERICAN REPUBLIC INS CO	YES	NO	Grp		1/1/2009	\$1,345				\$2,122	\$2,332						\$1,101	\$1,497	
NO	BANKERS FIDELITY LIFE INS	YES	NO	Indiv		1/1/2007	\$665	\$1,585	\$2,748	\$2,211	\$2,211	\$2,140	\$917	\$2,161						
YES	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2008	\$1,807	\$1,699	\$2,865	\$1,644		\$2,708								
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Grp		1/1/2009	\$1,593	\$2,099	\$2,675	\$1,841	\$1,863	\$1,981		\$1,910		\$3,715				
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2009	\$1,784	\$3,654	\$3,926	\$2,802	\$2,626	\$2,303	\$628	\$2,845			\$2,472	\$1,189	\$1,626	
YES	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009		\$1,140	\$1,572			\$1,740					\$2,640			
NO	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009	\$1,356		\$1,824			\$1,944					\$3,480			
NO	CENTRAL RESERVE LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,434		\$3,215	\$2,415	\$2,295	\$3,004	\$767	\$2,376						
NO	CHRISTIAN FIDELITY LIFE INS	YES	YES	Indiv	SMKR	8/1/2009	\$1,286					\$2,283		\$1,843						
NO	COMBINED INS CO OF AMERICA	NO	NO	Indiv		3/1/2009	\$1,585	\$2,246	\$2,532			\$2,606								
NO	CONSECO HEALTH INS CO	YES	NO	Indiv		11/15/2005	\$1,587	\$2,094	\$2,475	\$2,091	\$1,970	\$2,348		\$1,891						
NO	CONSECO INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,948			\$2,328		\$2,641		\$2,003			\$2,183			

Select	Age: Under 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	CONTINENTAL GENERAL INS CO	YES	YES	Indiv		1/1/2009	\$1,946		\$3,091		\$2,750	\$3,203		\$2,708						
YES	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008		\$1,545	\$1,743	\$1,418	\$1,389	\$1,880		\$1,561						
NO	CONTINENTAL LIFE INS CO	YES	YES	Grp	SMKR	10/1/2008	\$1,914	\$1,708	\$2,067	\$1,717	\$1,698	\$1,994		\$1,640						
NO	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008	\$1,583	\$2,007	\$2,259	\$1,770	\$1,685	\$2,545		\$2,016						
NO	CSA FRATERNAL LIFE	YES	YES	Indiv	SMKR	6/1/2008	\$1,217					\$1,725		\$1,537						
NO	EQUITABLE LIFE & CASUALTY INS CO	YES	YES	Indiv	SMKR	2/1/2009	\$1,849								\$2,038		\$2,056	\$832		\$1,568
NO	GENWORTH LIFE & ANNUITY INS CO	YES	YES	Indiv	SMKR	8/1/2009	\$1,765		\$3,237	\$2,654		\$3,302								
NO	GENWORTH LIFE INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$1,815	\$2,218	\$2,822	\$2,250	\$2,242	\$2,701	\$936	\$2,482						
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Grp		8/1/2008	\$892	\$1,150	\$1,597			\$1,875								
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Indiv		4/1/2008	\$897	\$1,291	\$1,528			\$1,616								
NO	GOLDEN RULE INS CO	NO	NO	Indiv		11/1/2008	\$1,141							\$1,454						
NO	GREAT AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	3/1/2009	\$1,271			\$1,768		\$1,919		\$1,799						
NO	GUARANTEE TRUST LIFE INS	YES	NO	Grp		5/1/2009	\$1,536	\$2,157	\$2,437			\$2,694								
NO	GUARANTEE TRUST LIFE INS	YES	NO	Indiv		5/1/2009	\$2,475	\$3,137	\$5,177	\$3,751		\$5,432	\$601	\$3,275						
NO	HEALTHY ALLIANCE LIFE INS	NO	NO	Indiv		1/1/2009	\$1,212	\$1,728		\$1,812		\$2,100	\$948							
NO	HEARTLAND NATIONAL LIFE	YES	YES	Indiv	SMKR	6/1/2009	\$1,299			\$1,728		\$1,859		\$1,765						
NO	HUMANA INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$1,841	\$1,913	\$2,150			\$2,162	\$855					\$1,034	\$1,509	
NO	LIFE INVESTORS	NO	NO	Grp		6/1/2008	\$1,034	\$1,452	\$1,705	\$1,749	\$1,727	\$1,892		\$1,782	\$1,947	\$2,277	\$2,805			
YES	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009		\$1,683	\$2,022	\$1,922		\$2,316								
NO	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$1,796	\$2,270	\$2,710	\$2,424		\$2,895								
NO	LOYAL AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,262								\$1,358	\$1,453	\$1,591			

Select	Age: Under 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009				\$1,504		\$1,894		\$1,627						
NO	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009	\$1,439			\$1,810		\$2,135		\$2,311			\$2,065			
NO	MEDICO INS CO	YES	YES	Grp	SMKR	3/1/2008	\$1,025			\$1,466		\$1,570								
NO	MEDICO INS CO	YES	NO	Indiv		10/1/2007	\$1,296		\$2,590			\$2,720		\$2,302						
NO	MEDICO LIFE	YES	NO	Indiv		10/1/2007	\$1,424		\$2,788			\$2,885		\$2,325						
NO	MONUMENTAL LIFE	NO	NO	Grp		4/1/2009		\$1,236	\$2,268	\$1,728	\$2,076	\$1,644		\$1,740	\$2,112	\$1,656	\$3,288			
NO	MUTUAL OF OMAHA	YES	YES	Grp	SMKR	5/1/2009	\$1,534			\$2,305		\$2,283								
YES	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009		\$2,035	\$2,520	\$1,905	\$2,535	\$2,615		\$1,825						
NO	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009	\$1,282		\$2,767	\$2,209		\$2,933								
NO	NATIONAL STATES	YES	YES	Indiv	SMKR	1/1/2009	\$2,376	\$2,575	\$4,523	\$1,332		\$2,210					\$1,332			
NO	NEW ERA LIFE INS CO OF THE	NO	NO	Indiv		2/1/2006	\$959	\$1,365	\$1,599			\$1,917								
NO	OLD SURETY LIFE INS CO	NO	NO	Indiv		5/1/2008	\$674										\$1,313			
NO	OXFORD LIFE INS CO	YES	NO	Grp		1/1/2007	\$1,025	\$1,276	\$1,646			\$1,634				\$2,478				
NO	OXFORD LIFE INS CO	YES	NO	Indiv	SMKR	6/1/2009	\$2,143	\$2,694	\$3,576	\$3,298		\$3,041								
NO	PACIFICARE LIFE & HEALTH INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$1,840		\$2,608			\$2,620	\$1,436	\$2,260			\$2,568			
NO	PENNSYLVANIA LIFE INS CO	YES	YES	Indiv	SMKR	11/1/2008	\$1,718	\$2,653	\$2,627			\$2,765								
NO	PEOPLES BENEFIT LIFE INS CO	NO	YES	Indiv		6/1/2005	\$785	\$1,292	\$2,367			\$1,589		\$1,075						
NO	PHYSICIANS LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,877	\$2,328				\$2,507	\$910	\$1,996						
NO	PROVIDENT AMERICAN LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,746			\$3,006		\$3,332	\$760							
YES	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007				\$1,474		\$1,995		\$1,450						
NO	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007	\$1,861			\$1,916		\$2,728	\$790	\$2,154						

Select	Age: Under 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009				\$1,975										
NO	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009	\$1,201	\$2,459	\$2,941			\$2,635	\$718							
NO	ROYAL NEIGHBORS OF	YES	YES	Indiv	SMKR	9/18/2008	\$2,767	\$3,205	\$3,650	\$2,822	\$3,066	\$3,545		\$2,859						
NO	SHENANDOAH LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,939	\$2,608	\$2,678	\$2,320	\$2,242	\$2,649		\$2,417						
NO	STANDARD LIFE & ACCIDENT INS CO	NO	NO	Indiv		10/15/2008	\$1,357	\$2,367	\$3,462	\$2,396		\$3,192								
NO	STATE FARM MUTUAL	YES	NO	Indiv		1/1/2009	\$1,643		\$2,278			\$2,300								
YES	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009		\$2,298	\$3,175	\$2,537		\$3,059								
NO	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$3,216	\$3,407	\$4,294	\$3,264		\$3,832								
NO	STERLING INVESTORS LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$2,300	\$2,807	\$3,135	\$2,391	\$2,382	\$2,971	\$1,209	\$2,339	\$1,828	\$1,623	\$1,948			
YES	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,457	\$1,582	\$1,826			\$1,835		\$1,392				\$715		
NO	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,598	\$2,029	\$2,311			\$2,319		\$1,752				\$997		
NO	THRIVENT FINANCIAL FOR	YES	NO	Indiv	SMKR	1/1/2009	\$1,505	\$2,194	\$2,332	\$1,917		\$2,256			\$2,457	\$2,510			\$1,472	
NO	TRANSAMERICA LIFE INS CO	NO	NO	Grp	SMKR	10/1/2008	\$1,188	\$1,632	\$1,824	\$1,848	\$1,728	\$1,980		\$1,884	\$1,812	\$1,824	\$1,860			
NO	UNION BANKERS INS CO	YES	NO	Indiv		11/1/2004	\$2,348	\$2,073	\$2,576	\$1,790		\$2,102		\$1,337		\$2,552				
NO	UNITED AMERICAN INS CO	NO	NO	I		3/1/2009	\$1,401	\$2,299	\$3,261	\$3,185		\$3,210	\$938	\$3,177						
NO	UNITED COMMERCIAL	YES	NO	Indiv		4/1/2009	\$1,960	\$3,486	\$3,981			\$4,159								
NO	UNITED HEALTHCARE INS	NO	NO	Grp		1/1/2009	\$1,248	\$1,848	\$2,220	\$2,061	\$2,010	\$2,148		\$2,031	\$2,034	\$2,010	\$2,490	\$1,008	\$1,386	
NO	UNITED NATIONAL LIFE INS CO	YES	NO	Indiv		8/1/2008	\$1,983	\$2,567	\$3,557	\$2,576		\$3,845	\$601	\$2,778						
NO	UNITED OF OMAHA LIFE INS	YES	YES	Indiv	SMKR	7/1/2009	\$1,798					\$2,631		\$2,287			\$1,637			
YES	UNITED TEACHERS ASSOC	YES	YES	Indiv		9/1/2007		\$1,457	\$1,682	\$1,398		\$2,015		\$1,563						
NO	UNITED TEACHERS ASSOC	YES	YES	Indiv	SMKR	5/1/2009	\$1,562	\$2,282	\$2,984	\$2,453		\$2,889		\$2,591						

Select	Age: Under 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009		\$1,883	\$1,709	\$1,333		\$1,977		\$2,042						
NO	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,572	\$2,108	\$2,260	\$1,847		\$2,332		\$2,267						
NO	USAA LIFE INS CO	NO	NO	Indiv	SMKR	4/1/2009	\$1,292			\$1,792		\$1,904		\$2,096						
NO	WORLD CORP INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$1,621					\$2,333	\$803							\$1,093
NO	WORLD INS CO	YES	NO	Indiv		1/1/2009	\$1,577		\$3,600			\$3,190								

Select	Age: 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	ADMIRAL LIFE INS CO OF AMERICA	YES	YES	Indiv	SMKR	8/1/2009	\$1,418	\$1,785	\$2,029	\$1,805	\$1,819	\$2,107		\$1,817						
NO	AMERICAN CONTINENTAL INS	YES	YES	Indiv	SMKR	2/1/2009	\$1,289	\$1,623		\$1,640		\$1,857					\$1,685			
NO	AMERICAN FAMILY LIFE ASSUR	YES	NO	Grp		7/1/2009	\$1,104		\$1,980			\$1,848								
NO	AMERICAN FAMILY MUTUAL INS CO	YES	YES	Indiv		5/1/2007	\$1,026		\$1,966			\$1,856							\$838	\$1,220
NO	AMERICAN NATIONAL LIFE	YES	YES	Grp	SMKR	2/15/2009	\$1,118	\$1,379	\$1,565	\$1,319	\$1,266	\$1,558		\$1,328						
YES	AMERICAN PIONEER LIFE INS	YES	YES	Indiv	SMKR	1/1/2009		\$1,537	\$1,959	\$1,647		\$2,052								
NO	AMERICAN PIONEER LIFE INS	YES	YES	Indiv		1/15/2009	\$1,495	\$2,284	\$2,769	\$2,256		\$2,870								
NO	AMERICAN REPUBLIC CORP	YES	YES	Indiv	SMKR	5/1/2009	\$1,264										\$1,662			
NO	AMERICAN REPUBLIC INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$1,897		\$2,935	\$1,475		\$2,657	\$608				\$1,751			
NO	AMERICAN REPUBLIC INS CO	YES	NO	Grp		1/1/2009	\$1,248				\$1,760	\$2,097							\$864	\$1,257
NO	BANKERS FIDELITY LIFE INS	YES	NO	Indiv		1/1/2007	\$612	\$1,401	\$2,479	\$1,935	\$1,935	\$2,121	\$849	\$1,991						
YES	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2008	\$1,266	\$1,445	\$2,354	\$1,374		\$2,265								
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Grp		1/1/2009	\$1,323	\$1,569	\$2,192	\$1,540	\$1,475	\$1,659		\$1,533		\$3,715				
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2009	\$1,516	\$2,700	\$3,430	\$2,416	\$2,282	\$2,060	\$545	\$522			\$2,251		\$975	\$1,405
YES	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009		\$1,140	\$1,572			\$1,740					\$2,640			
NO	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009	\$1,356		\$1,824			\$1,944					\$3,480			
NO	CENTRAL RESERVE LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,072		\$2,576	\$2,020	\$1,903	\$2,514	\$722	\$2,038						
NO	CHRISTIAN FIDELITY LIFE INS	YES	YES	Indiv	SMKR	8/1/2009	\$1,248					\$2,172		\$1,668						
NO	COMBINED INS CO OF AMERICA	NO	NO	Indiv		3/1/2009	\$1,479	\$1,897	\$2,267			\$2,314								
NO	CONSECO HEALTH INS CO	YES	NO	Indiv		11/15/2005	\$1,368	\$1,724	\$2,014	\$1,715	\$1,616	\$2,034		\$1,621						
NO	CONSECO INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,615			\$1,871		\$2,279		\$1,984			\$1,768			

Select	Age: 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	CONTINENTAL GENERAL INS CO	YES	YES	Indiv		1/1/2009	\$1,813		\$2,775		\$2,345	\$2,792		\$2,295						
YES	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008		\$1,265	\$1,548	\$1,221	\$1,203	\$1,663		\$1,343						
NO	CONTINENTAL LIFE INS CO	YES	YES	Grp	SMKR	10/1/2008	\$1,263	\$1,385	\$1,704	\$1,394	\$1,405	\$1,713		\$1,418						
NO	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008	\$1,319	\$1,667	\$2,021	\$1,528	\$1,505	\$2,294		\$1,761						
NO	CSA FRATERNAL LIFE	YES	YES	Indiv	SMKR	6/1/2008	\$1,217					\$1,725		\$1,537						
NO	EQUITABLE LIFE & CASUALTY INS CO	YES	YES	Indiv	SMKR	2/1/2009	\$1,476								\$1,510		\$1,779	\$762		\$1,105
NO	GENWORTH LIFE & ANNUITY INS CO	YES	YES	Indiv	SMKR	8/1/2009	\$1,494		\$2,819	\$2,376		\$3,023								
NO	GENWORTH LIFE INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$1,594	\$1,917	\$2,310	\$1,921	\$1,931	\$2,381	\$936	\$1,973						
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Grp		8/1/2008	\$803	\$1,150	\$1,392			\$1,485								
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Indiv		4/1/2008	\$846	\$1,211	\$1,467			\$1,566								
NO	GOLDEN RULE INS CO	NO	NO	Indiv		11/1/2008	\$1,117							\$1,389						
NO	GREAT AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	3/1/2009	\$1,271			\$1,573		\$1,802		\$1,606						
NO	GUARANTEE TRUST LIFE INS	YES	NO	Grp		5/1/2009	\$1,536	\$2,157	\$2,437			\$2,694								
NO	GUARANTEE TRUST LIFE INS	YES	NO	Indiv		5/1/2009	\$2,475	\$3,137	\$5,177	\$3,751		\$5,432	\$601	\$3,275						
NO	HEALTHY ALLIANCE LIFE INS	NO	NO	Indiv		1/1/2009	\$1,164	\$1,596		\$1,728		\$2,004	\$876							
NO	HEARTLAND NATIONAL LIFE	YES	YES	Indiv	SMKR	6/1/2009	\$1,160			\$1,541		\$1,657		\$1,574						
NO	HUMANA INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$1,841	\$1,913	\$2,150			\$2,162	\$855					\$1,034	\$1,509	
NO	LIFE INVESTORS	NO	NO	Grp		6/1/2008	\$891	\$1,254	\$1,463	\$1,529	\$1,485	\$1,628		\$1,529	\$1,705	\$1,980	\$2,442			
YES	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009		\$1,467	\$1,783	\$1,669		\$2,044								
NO	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$1,464	\$1,904	\$2,281	\$2,104		\$2,556								
NO	LOYAL AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,262								\$1,358	\$1,453	\$1,591			

Select	Age: 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009				\$1,382		\$1,620		\$1,490						
NO	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009	\$1,368			\$1,647		\$1,905		\$1,764			\$1,869			
NO	MEDICO INS CO	YES	YES	Grp	SMKR	3/1/2008	\$1,025			\$1,466		\$1,570								
NO	MEDICO INS CO	YES	NO	Indiv		10/1/2007	\$1,153		\$2,113			\$2,240		\$2,167						
NO	MEDICO LIFE	YES	NO	Indiv		10/1/2007	\$1,236		\$2,267			\$2,403		\$2,325						
NO	MONUMENTAL LIFE	NO	NO	Grp		4/1/2009		\$1,236	\$2,268	\$1,728	\$2,076	\$1,644		\$1,740	\$2,112	\$1,656	\$3,288			
YES	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009		\$1,832	\$2,520	\$1,789	\$2,303	\$2,347		\$1,666						
NO	MUTUAL OF OMAHA	YES	YES	Grp	SMKR	10/1/2008	\$1,416			\$1,945		\$2,062								
NO	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009	\$1,123		\$2,549	\$1,912		\$2,817								
NO	NATIONAL STATES	YES	YES	Indiv	SMKR	1/1/2009	\$1,966	\$2,267	\$3,967	\$1,131		\$1,935					\$1,131			
NO	NEW ERA LIFE INS CO OF THE	NO	NO	Indiv		2/1/2006	\$959	\$1,365	\$1,599			\$1,917								
NO	OLD SURETY LIFE INS CO	NO	NO	Indiv		5/1/2008	\$625										\$1,223			
NO	OXFORD LIFE INS CO	YES	NO	Grp		1/1/2007	\$907	\$1,183	\$1,425			\$1,483				\$2,329				
NO	OXFORD LIFE INS CO	YES	NO	Indiv	SMKR	6/1/2009	\$1,933	\$2,500	\$3,113	\$2,962		\$2,865								
NO	PACIFICARE LIFE & HEALTH INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$1,476		\$1,960			\$1,960	\$964	\$1,688			\$1,924			
NO	PENNSYLVANIA LIFE INS CO	YES	YES	Indiv	SMKR	11/1/2008	\$1,387	\$1,952	\$2,134			\$2,301								
NO	PEOPLES BENEFIT LIFE INS CO	NO	YES	Indiv		6/1/2005	\$803	\$1,344	\$2,367			\$1,624		\$1,101						
NO	PHYSICIANS LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,568	\$1,830				\$2,281	\$772	\$1,901						
NO	PROVIDENT AMERICAN LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,336			\$2,532		\$2,813	\$679							
YES	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007				\$1,474		\$1,995		\$1,450						
NO	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007	\$1,861			\$1,916		\$2,465	\$642	\$1,973						

Select	Age: 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009				\$1,639										
NO	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009	\$1,079	\$2,171	\$2,729			\$2,499	\$614							
NO	ROYAL NEIGHBORS OF	YES	YES	Indiv	SMKR	9/18/2008	\$2,209	\$2,445	\$2,927	\$2,368	\$2,471	\$3,016		\$2,431						
NO	SHENANDOAH LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,568	\$1,974	\$2,222	\$1,994	\$2,012	\$2,294		\$2,041						
NO	STANDARD LIFE & ACCIDENT INS CO	NO	NO	Indiv		10/15/2008	\$1,207	\$1,957	\$2,928	\$2,127		\$2,660								
NO	STATE FARM MUTUAL	YES	NO	Indiv		1/1/2009	\$1,414		\$2,132			\$2,153								
YES	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009		\$1,845	\$2,631	\$2,065		\$2,609								
NO	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$2,745	\$2,736	\$3,559	\$2,655		\$3,267								
NO	STERLING INVESTORS LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$1,981	\$2,161	\$2,633	\$2,028	\$2,118	\$2,589	\$1,085	\$2,082	\$1,579	\$1,593	\$1,797			
YES	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,457	\$1,582	\$1,826			\$1,835		\$1,392				\$715		
NO	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,598	\$2,029	\$2,311			\$2,319		\$1,752				\$997		
NO	THRIVENT FINANCIAL FOR	YES	NO	Indiv	SMKR	1/1/2009	\$1,381	\$1,631	\$2,102	\$1,762		\$2,110			\$2,373	\$2,422			\$1,309	
NO	TRANSAMERICA LIFE INS CO	NO	NO	Grp	SMKR	10/1/2008	\$1,008	\$1,416	\$1,656	\$1,548	\$1,524	\$1,848		\$1,740	\$1,656	\$1,680	\$1,704			
NO	UNION BANKERS INS CO	YES	NO	Indiv		11/1/2004	\$3,046	\$1,730	\$2,139	\$1,600		\$1,948		\$1,283		\$2,388				
NO	UNITED AMERICAN INS CO	NO	NO	I		3/1/2009	\$1,322	\$2,167	\$3,011	\$2,959		\$3,011	\$863	\$2,952						
NO	UNITED COMMERCIAL	YES	NO	Indiv		4/1/2009	\$1,812	\$3,142	\$3,528			\$3,667								
NO	UNITED HEALTHCARE INS	NO	NO	Grp		1/1/2009	\$1,092	\$1,545	\$1,890	\$1,689	\$1,674	\$1,908		\$1,710	\$1,812	\$1,854	\$2,346	\$843	\$1,170	
NO	UNITED NATIONAL LIFE INS CO	YES	NO	Indiv		8/1/2008	\$1,983	\$2,567	\$3,557	\$2,576		\$3,845	\$601	\$2,778						
NO	UNITED OF OMAHA LIFE INS	YES	YES	Indiv	SMKR	7/1/2009	\$1,554					\$2,264		\$1,920			\$1,394			
YES	UNITED TEACHERS ASSOC	YES	YES	Indiv		9/1/2007		\$1,457	\$1,682	\$1,398		\$1,689		\$1,404						
NO	UNITED TEACHERS ASSOC	YES	YES	Indiv	SMKR	5/1/2009	\$1,562	\$2,282	\$2,563	\$2,190		\$2,542		\$2,199						

Select	Age: 65 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009		\$1,470	\$1,528	\$1,296		\$1,796		\$1,688						
NO	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,282	\$17,960	\$1,782	\$1,535		\$2,100		\$1,999						
NO	USAA LIFE INS CO	NO	NO	Indiv	SMKR	4/1/2009	\$1,292			\$1,792		\$1,904		\$2,096						
NO	WORLD CORP INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$1,492					\$2,147	\$759							\$1,022
NO	WORLD INS CO	YES	NO	Indiv		1/1/2009	\$1,814		\$3,030			\$2,771								

Select	Age: 70 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	ADMIRAL LIFE INS CO OF AMERICA	YES	YES	Indiv	SMKR	8/1/2009	\$1,675	\$2,112	\$2,338	\$2,131	\$2,151	\$2,392		\$2,147						
NO	AMERICAN CONTINENTAL INS	YES	YES	Indiv	SMKR	2/1/2009	\$1,402	\$1,767		\$1,786		\$2,003					\$1,818			
NO	AMERICAN FAMILY LIFE ASSUR	YES	NO	Grp		7/1/2009	\$1,380		\$2,520			\$2,352								
NO	AMERICAN FAMILY MUTUAL INS CO	YES	YES	Indiv		5/1/2007	\$1,154		\$2,220			\$2,098						\$948	\$1,380	
NO	AMERICAN NATIONAL LIFE	YES	YES	Grp	SMKR	2/15/2009	\$1,280	\$1,618	\$1,835	\$1,479	\$1,367	\$1,828		\$1,480						
YES	AMERICAN PIONEER LIFE INS	YES	YES	Indiv	SMKR	1/1/2009		\$1,774	\$2,228	\$1,908		\$2,333								
NO	AMERICAN PIONEER LIFE INS	YES	YES	Indiv		1/15/2009	\$1,708	\$2,642	\$3,159	\$2,613		\$3,275								
NO	AMERICAN REPUBLIC CORP	YES	YES	Indiv	SMKR	5/1/2009	\$1,465										\$1,927			
NO	AMERICAN REPUBLIC INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$2,176		\$3,273	\$1,731		\$2,990	\$704				\$2,030			
NO	AMERICAN REPUBLIC INS CO	YES	NO	Grp		1/1/2009	\$1,478				\$2,043	\$2,435						\$1,103	\$1,459	
NO	BANKERS FIDELITY LIFE INS	YES	NO	Indiv		1/1/2007	\$665	\$1,537	\$2,680	\$2,103	\$2,103	\$2,286	\$915	\$2,156						
YES	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2008	\$1,449	\$1,699	\$2,771	\$1,644		\$2,708								
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Grp		1/1/2009	\$1,510	\$1,851	\$2,588	\$1,841	\$1,747	\$1,981		\$1,848		\$4,728				
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2009	\$1,735	\$3,198	\$4,063	\$2,908	\$2,720	\$2,476	\$651	\$3,077			\$2,605	\$1,128	\$1,626	
YES	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009		\$1,536	\$2,160			\$2,412					\$3,552			
NO	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009	\$1,848		\$2,412			\$2,604					\$4,608			
NO	CENTRAL RESERVE LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,268		\$2,825	\$2,213	\$2,083	\$2,753	\$791	\$2,231						
NO	CHRISTIAN FIDELITY LIFE INS	YES	YES	Indiv	SMKR	8/1/2009	\$1,270					\$2,355		\$1,809						
NO	COMBINED INS CO OF AMERICA	NO	NO	Indiv		3/1/2009	\$1,541	\$2,006	\$2,397			\$2,439								
NO	CONSECO HEALTH INS CO	YES	NO	Indiv		11/15/2005	\$1,508	\$1,917	\$2,272	\$1,953	\$1,841	\$2,296		\$1,848						
NO	CONSECO INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,851			\$2,158		\$2,471		\$1,903			\$2,000			

Select	Age: 70 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	CONTINENTAL GENERAL INS CO	YES	YES	Indiv		1/1/2009	\$1,949		\$3,095		\$2,522	\$3,088		\$2,601						
YES	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008		\$1,399	\$1,694	\$1,351	\$1,331	\$1,817		\$1,485						
NO	CONTINENTAL LIFE INS CO	YES	YES	Grp	SMKR	10/1/2008	\$1,398	\$1,532	\$1,865	\$1,546	\$1,555	\$1,873		\$1,569						
NO	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008	\$1,421	\$1,716	\$2,165	\$1,667	\$1,566	\$2,460		\$1,917						
NO	CSA FRATERNAL LIFE	YES	YES	Indiv	SMKR	6/1/2008	\$1,259					\$1,808		\$1,608						
NO	EQUITABLE LIFE & CASUALTY INS CO	YES	YES	Indiv	SMKR	2/1/2009	\$1,638								\$1,675		\$1,974	\$891		\$1,289
NO	GENWORTH LIFE & ANNUITY INS CO	YES	YES	Indiv	SMKR	8/1/2009	\$1,637		\$3,089	\$2,614		\$3,334								
NO	GENWORTH LIFE INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$1,751	\$2,123	\$2,518	\$2,131	\$2,142	\$2,597	\$1,021	\$2,187						
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Grp		8/1/2008	\$915	\$1,373	\$1,724			\$1,829								
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Indiv		4/1/2008	\$966	\$1,447	\$1,818			\$1,929								
NO	GOLDEN RULE INS CO	NO	NO	Indiv		11/1/2008	\$1,235							\$1,499						
NO	GREAT AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	3/1/2009	\$1,316			\$1,645		\$1,889		\$1,680						
NO	GUARANTEE TRUST LIFE INS	YES	NO	Grp		5/1/2009	\$1,668	\$2,386	\$2,709			\$2,992								
NO	GUARANTEE TRUST LIFE INS	YES	NO	Indiv		5/1/2009	\$2,688	\$3,470	\$5,754	\$4,246		\$6,033	\$677	\$3,697						
NO	HEALTHY ALLIANCE LIFE INS	NO	NO	Indiv		1/1/2009	\$1,296	\$1,776		\$1,932		\$2,244	\$996							
NO	HEARTLAND NATIONAL LIFE	YES	YES	Indiv	SMKR	6/1/2009	\$1,285			\$1,707		\$1,837		\$1,745						
NO	HUMANA INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$2,115	\$2,210	\$2,471			\$2,483	\$974					\$1,188	\$1,746	
NO	LIFE INVESTORS	NO	NO	Grp		6/1/2008	\$1,078	\$1,529	\$1,782	\$1,826	\$1,804	\$1,991		\$1,870	\$2,079	\$2,420	\$2,981			
YES	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009		\$1,623	\$1,950	\$1,845		\$2,234								
NO	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$1,610	\$2,104	\$2,496	\$2,329		\$2,794								
NO	LOYAL AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,300								\$1,413	\$1,530	\$1,653			

Select	Age: 70 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009				\$1,441		\$1,675		\$1,557						
NO	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009	\$1,383			\$1,730		\$1,986		\$1,858			\$1,939			
NO	MEDICO INS CO	YES	YES	Grp	SMKR	3/1/2008	\$1,084			\$1,572		\$1,678								
NO	MEDICO INS CO	YES	NO	Indiv		10/1/2007	\$1,328		\$2,465			\$2,607		\$2,571						
NO	MEDICO LIFE	YES	NO	Indiv		10/1/2007	\$1,424		\$2,644			\$2,798		\$2,758						
NO	MONUMENTAL LIFE	NO	NO	Grp		4/1/2009		\$1,608	\$2,916	\$2,232	\$2,712	\$2,136		\$2,232	\$2,736	\$2,148	\$4,236			
YES	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009		\$2,144	\$2,962	\$2,093	\$2,636	\$2,759		\$1,948						
NO	MUTUAL OF OMAHA	YES	YES	Grp	SMKR	10/1/2008	\$1,710			\$2,349		\$2,488								
NO	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009	\$1,354		\$3,078	\$2,310		\$3,397								
NO	NATIONAL STATES	YES	YES	Indiv	SMKR	1/1/2009	\$2,193	\$2,523	\$4,404	\$1,260		\$2,155					\$1,260			
NO	NEW ERA LIFE INS CO OF THE	NO	NO	Indiv		2/1/2006	\$1,002	\$1,414	\$1,657			\$1,963								
NO	OLD SURETY LIFE INS CO	NO	NO	Indiv		5/1/2008	\$625										\$1,223			
NO	OXFORD LIFE INS CO	YES	NO	Grp		1/1/2007	\$1,012	\$1,332	\$1,614			\$1,677				\$2,651				
NO	OXFORD LIFE INS CO	YES	NO	Indiv	SMKR	6/1/2009	\$2,176	\$2,811	\$3,516	\$3,344		\$3,237								
NO	PACIFICARE LIFE & HEALTH INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$1,908		\$2,592			\$2,592	\$1,432	\$2,236			\$2,544			
NO	PENNSYLVANIA LIFE INS CO	YES	YES	Indiv	SMKR	11/1/2008	\$1,559	\$2,202	\$2,380			\$2,569								
NO	PEOPLES BENEFIT LIFE INS CO	NO	YES	Indiv		6/1/2005	\$1,030	\$1,834	\$2,367			\$2,113		\$1,478						
NO	PHYSICIANS LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,711	\$2,031				\$2,542	\$945	\$2,162						
NO	PROVIDENT AMERICAN LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,636			\$2,882		\$3,202	\$773							
YES	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007				\$1,700		\$2,228		\$1,644						
NO	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007	\$2,063			\$2,144		\$2,752	\$728	\$2,210						

Select	Age: 70 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009				\$1,871										
NO	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009	\$1,211	\$2,408	\$3,084			\$2,819	\$716							
NO	ROYAL NEIGHBORS OF	YES	YES	Indiv	SMKR	9/18/2008	\$2,487	\$2,785	\$3,268	\$2,702	\$2,819	\$3,369		\$2,774						
NO	SHENANDOAH LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,715	\$2,161	\$2,422	\$2,183	\$2,202	\$2,489		\$2,232						
NO	STANDARD LIFE & ACCIDENT INS CO	NO	NO	Indiv		10/15/2008	\$1,373	\$2,276	\$3,374	\$2,802		\$3,068								
NO	STATE FARM MUTUAL	YES	NO	Indiv		1/1/2009	\$1,654		\$2,495			\$2,520								
YES	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009		\$2,149	\$3,026	\$2,407		\$2,998								
NO	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$3,151	\$3,187	\$4,092	\$3,096		\$3,758								
NO	STERLING INVESTORS LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$2,149	\$2,345	\$2,779	\$2,204	\$2,303	\$2,785	\$1,168	\$2,261	\$1,698	\$1,712	\$1,923			
YES	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,602	\$1,749	\$2,044			\$2,052		\$1,556				\$801		
NO	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,762	\$2,262	\$2,600			\$2,610		\$1,972				\$1,124		
NO	THRIVENT FINANCIAL FOR	YES	NO	Indiv	SMKR	1/1/2009	\$1,520	\$1,787	\$2,312	\$1,932		\$2,318			\$2,608	\$2,661			\$1,434	
NO	TRANSAMERICA LIFE INS CO	NO	NO	Grp	SMKR	10/1/2008	\$1,224	\$1,716	\$2,016	\$1,884	\$1,860	\$2,244		\$2,124	\$2,028	\$2,052	\$2,088			
NO	UNION BANKERS INS CO	YES	NO	Indiv		11/1/2004	\$3,400	\$1,920	\$2,379	\$1,790		\$2,172		\$1,435		\$2,669				
NO	UNITED AMERICAN INS CO	NO	NO	I		3/1/2009	\$1,413	\$2,344	\$3,273	\$3,218		\$3,291	\$957	\$3,226						
NO	UNITED COMMERCIAL	YES	NO	Indiv		4/1/2009	\$2,016	\$3,081	\$4,124			\$7,457								
NO	UNITED HEALTHCARE INS	NO	NO	Grp		1/1/2009	\$1,332	\$1,887	\$2,307	\$2,061	\$2,043	\$2,331		\$2,088	\$2,211	\$2,265	\$2,865	\$1,029	\$1,428	
NO	UNITED NATIONAL LIFE INS CO	YES	NO	Indiv		8/1/2008	\$2,153	\$2,839	\$3,953	\$2,916		\$4,273	\$667	\$3,136						
NO	UNITED OF OMAHA LIFE INS	YES	YES	Indiv	SMKR	7/1/2009	\$1,887					\$2,731		\$2,320			\$1,685			
YES	UNITED TEACHERS ASSOC	YES	YES	Indiv		9/1/2007		\$1,535	\$1,779	\$1,479		\$1,786		\$1,484						
NO	UNITED TEACHERS ASSOC	YES	YES	Indiv	SMKR	5/1/2009	\$1,635	\$2,403	\$2,711	\$2,316		\$2,687		\$2,325						

Select	Age: 70 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009		\$1,774	\$1,847	\$1,564		\$2,173		\$2,035						
NO	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,550	\$2,129	\$2,151	\$1,854		\$2,535		\$2,412						
NO	USAA LIFE INS CO	NO	NO	Indiv	SMKR	4/1/2009	\$1,396			\$1,928		\$2,040		\$2,252						
NO	WORLD CORP INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$1,790					\$2,579	\$911							\$1,228
NO	WORLD INS CO	YES	NO	Indiv		1/1/2009	\$2,063		\$3,514			\$3,214								

Select	Age: 75 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	ADMIRAL LIFE INS CO OF AMERICA	YES	YES	Indiv	SMKR	8/1/2009	\$1,841	\$2,317	\$2,538	\$2,340	\$2,362	\$2,579		\$2,358						
NO	AMERICAN CONTINENTAL INS	YES	YES	Indiv	SMKR	2/1/2009	\$1,544	\$1,945		\$1,964		\$2,160					\$1,960			
NO	AMERICAN FAMILY LIFE ASSUR	YES	NO	Grp		7/1/2009	\$1,476		\$2,808			\$2,604								
NO	AMERICAN FAMILY MUTUAL INS CO	YES	YES	Indiv		5/1/2007	\$1,306		\$2,508			\$2,368						\$1,070	\$1,560	
NO	AMERICAN NATIONAL LIFE	YES	YES	Grp	SMKR	2/15/2009	\$1,376	\$1,800	\$2,042	\$1,584	\$1,437	\$2,034		\$1,595						
YES	AMERICAN PIONEER LIFE INS	YES	YES	Indiv	SMKR	1/1/2009		\$1,965	\$2,451	\$2,123		\$2,568								
NO	AMERICAN PIONEER LIFE INS	YES	YES	Indiv		1/15/2009	\$1,864	\$2,930	\$3,477	\$2,903		\$3,604								
NO	AMERICAN REPUBLIC CORP	YES	YES	Indiv	SMKR	5/1/2009	\$1,654										\$2,174			
NO	AMERICAN REPUBLIC INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$2,412		\$3,571	\$2,080		\$3,261	\$795				\$2,291			
NO	AMERICAN REPUBLIC INS CO	YES	NO	Grp		1/1/2009	\$1,693				\$2,302	\$2,743						\$1,130	\$1,644	
NO	BANKERS FIDELITY LIFE INS	YES	NO	Indiv		1/1/2007	\$685	\$1,696	\$3,083	\$2,439	\$2,439	\$2,474	\$989	\$2,344						
YES	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2008	\$1,664	\$1,990	\$3,259	\$1,959		\$3,179								
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Grp		1/1/2009	\$1,721	\$2,160	\$3,036	\$2,172	\$2,040	\$2,300		\$2,146		\$5,841				
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2009	\$1,991	\$3,766	\$4,799	\$3,481	\$3,222	\$2,921	\$779	\$3,679			\$2,995	\$1,297	\$1,869	
YES	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009		\$1,944	\$2,640			\$2,964					\$4,380			
NO	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009	\$2,346		\$3,096			\$3,336					\$5,892			
NO	CENTRAL RESERVE LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,519		\$3,131	\$2,455	\$2,307	\$3,052	\$878	\$2,474						
NO	CHRISTIAN FIDELITY LIFE INS	YES	YES	Indiv	SMKR	8/1/2009	\$1,296					\$2,537		\$1,949						
NO	COMBINED INS CO OF AMERICA	NO	NO	Indiv		3/1/2009	\$1,835	\$2,378	\$2,840			\$2,899								
NO	CONSECO HEALTH INS CO	YES	NO	Indiv		11/15/2005	\$1,627	\$2,094	\$2,522	\$2,172	\$2,047	\$2,546		\$2,057						
NO	CONSECO INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$2,074			\$2,418		\$2,741		\$2,133			\$2,223			

Select	Age: 75 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	CONTINENTAL GENERAL INS CO	YES	YES	Indiv		1/1/2009	\$2,074		\$3,453		\$2,684	\$3,410		\$2,969						
YES	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008		\$1,587	\$1,902	\$1,537	\$1,515	\$2,040		\$1,691						
NO	CONTINENTAL LIFE INS CO	YES	YES	Grp	SMKR	10/1/2008	\$1,586	\$1,737	\$2,094	\$1,760	\$1,771	\$2,104		\$1,786						
NO	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008	\$1,589	\$2,018	\$2,449	\$1,908	\$1,797	\$2,738		\$2,163						
NO	CSA FRATERNAL LIFE	YES	YES	Indiv	SMKR	6/1/2008	\$1,349					\$2,005		\$1,772						
NO	EQUITABLE LIFE & CASUALTY INS CO	YES	YES	Indiv	SMKR	2/1/2009	\$1,856								\$1,894		\$2,235	\$1,007		\$1,457
NO	GENWORTH LIFE & ANNUITY INS CO	YES	YES	Indiv	SMKR	8/1/2009	\$1,808		\$3,386	\$2,863		\$3,658								
NO	GENWORTH LIFE INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$1,907	\$2,342	\$2,752	\$2,359	\$2,371	\$2,835	\$1,115	\$2,418						
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Grp		8/1/2008	\$987	\$1,525	\$1,956			\$2,070								
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Indiv		4/1/2008	\$1,041	\$1,607	\$2,063			\$2,184								
NO	GOLDEN RULE INS CO	NO	NO	Indiv		11/1/2008	\$1,541							\$1,869						
NO	GREAT AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	3/1/2009	\$1,410			\$1,813		\$2,095		\$1,852						
NO	GUARANTEE TRUST LIFE INS	YES	NO	Grp		5/1/2009	\$1,748	\$2,561	\$2,933			\$3,232								
NO	GUARANTEE TRUST LIFE INS	YES	NO	Indiv		5/1/2009	\$2,818	\$3,724	\$6,229	\$4,724		\$5,517	\$721	\$4,095						
NO	HEALTHY ALLIANCE LIFE INS	NO	NO	Indiv		1/1/2009	\$1,440	\$1,980		\$2,160		\$2,496	\$1,104							
NO	HEARTLAND NATIONAL LIFE	YES	YES	Indiv	SMKR	6/1/2009	\$1,417			\$1,910		\$2,054		\$1,952						
NO	HUMANA INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$2,424	\$2,530	\$2,827			\$2,851	\$1,117					\$1,366	\$1,984	
NO	LIFE INVESTORS	NO	NO	Grp		6/1/2008	\$1,353	\$1,859	\$2,134	\$2,233	\$2,178	\$2,398		\$2,233	\$2,453	\$2,860	\$3,520			
YES	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009		\$1,841	\$2,192	\$2,102		\$2,511								
NO	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$1,803	\$2,387	\$2,803	\$2,652		\$3,138								
NO	LOYAL AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,397								\$1,564	\$1,601	\$1,820			

Select	Age: 75 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009				\$1,593		\$1,843		\$1,725						
NO	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009	\$1,447			\$1,933		\$2,211		\$2,082			\$2,153			
NO	MEDICO INS CO	YES	YES	Grp	SMKR	3/1/2008	\$1,159			\$1,730		\$1,837								
NO	MEDICO INS CO	YES	NO	Indiv		10/1/2007	\$1,409		\$2,655			\$2,798		\$2,783						
NO	MEDICO LIFE	YES	NO	Indiv		10/1/2007	\$1,511		\$2,848			\$3,002		\$2,985						
NO	MONUMENTAL LIFE	NO	NO	Grp		4/1/2009		\$1,884	\$3,420	\$2,604	\$3,144	\$2,484		\$2,604	\$3,216	\$2,508	\$4,968			
YES	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009		\$2,303	\$3,180	\$2,238	\$2,796	\$2,962		\$2,086						
NO	MUTUAL OF OMAHA	YES	YES	Grp	SMKR	10/1/2008	\$1,864			\$2,561		\$2,723								
NO	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009	\$1,485		\$3,361	\$2,528		\$3,716								
NO	NATIONAL STATES	YES	YES	Indiv	SMKR	1/1/2009	\$2,279	\$2,624	\$4,583	\$1,310		\$2,243					\$1,310			
NO	NEW ERA LIFE INS CO OF THE	NO	NO	Indiv		2/1/2006	\$1,129	\$1,558	\$1,890			\$2,211								
NO	OLD SURETY LIFE INS CO	NO	NO	Indiv		5/1/2008	\$699										\$1,350			
NO	OXFORD LIFE INS CO	YES	NO	Grp		1/1/2007	\$1,080	\$1,445	\$1,762			\$1,831				\$2,905				
NO	OXFORD LIFE INS CO	YES	NO	Indiv	SMKR	6/1/2009	\$2,327	\$3,053	\$3,846	\$3,674		\$3,540								
NO	PACIFICARE LIFE & HEALTH INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$2,124		\$2,992			\$3,000	\$1,728	\$2,588			\$2,944			
NO	PENNSYLVANIA LIFE INS CO	YES	YES	Indiv	SMKR	11/1/2008	\$1,726	\$2,439	\$2,629			\$2,836								
NO	PEOPLES BENEFIT LIFE INS CO	NO	YES	Indiv		6/1/2005	\$1,117	\$1,973	\$2,367			\$2,236		\$1,599						
NO	PHYSICIANS LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,818	\$2,222				\$2,816	\$1,129	\$2,459						
NO	PROVIDENT AMERICAN LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,930			\$3,196		\$3,550	\$859							
YES	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007				\$1,880		\$2,387		\$1,814						
NO	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007	\$2,186			\$2,308		\$2,949	\$818	\$2,381						

Select	Age: 75 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009				\$2,193										
NO	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009	\$1,398	\$2,757	\$2,580			\$3,258	\$825							
NO	ROYAL NEIGHBORS OF	YES	YES	Indiv	SMKR	9/18/2008	\$2,713	\$3,073	\$3,570	\$2,989	\$3,120	\$3,680		\$3,068						
NO	SHENANDOAH LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,883	\$2,373	\$2,624	\$2,398	\$2,418	\$2,687		\$2,451						
NO	STANDARD LIFE & ACCIDENT INS CO	NO	NO	Indiv		10/15/2008	\$1,398	\$2,376	\$3,566	\$3,377		\$3,237								
NO	STATE FARM MUTUAL	YES	NO	Indiv		1/1/2009	\$1,828		\$2,757			\$2,785								
YES	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009		\$2,412	\$3,370	\$2,707		\$3,343								
NO	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$3,496	\$3,580	\$4,560	\$3,484		\$4,187								
NO	STERLING INVESTORS LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$2,430	\$2,652	\$3,065	\$2,500	\$2,610	\$3,125	\$1,310	\$2,563	\$1,920	\$1,936	\$2,165			
YES	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,697	\$1,861	\$2,226			\$2,236		\$1,969				\$877		
NO	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,874	\$2,433	\$2,850			\$2,861		\$2,162				\$1,233		
NO	THRIVENT FINANCIAL FOR	YES	NO	Indiv	SMKR	1/1/2009	\$1,634	\$1,926	\$2,492	\$2,082		\$2,501			\$2,816	\$2,870			\$1,542	
NO	TRANSAMERICA LIFE INS CO	NO	NO	Grp	SMKR	10/1/2008	\$1,524	\$2,100	\$2,424	\$2,280	\$2,244	\$2,700		\$2,532	\$2,436	\$2,460	\$2,496			
NO	UNION BANKERS INS CO	YES	NO	Indiv		11/1/2004	\$3,750	\$2,111	\$2,622	\$1,983		\$2,379		\$1,577		\$2,933				
NO	UNITED AMERICAN INS CO	NO	NO	I		3/1/2009	\$1,413	\$2,349	\$3,413	\$3,356		\$3,442	\$1,003	\$3,374						
NO	UNITED COMMERCIAL	YES	NO	Indiv		4/1/2009	\$2,180	\$3,957	\$4,666			\$4,646								
NO	UNITED HEALTHCARE INS	NO	NO	Grp		1/1/2009	\$1,473	\$2,091	\$2,553	\$2,280	\$2,262	\$2,580		\$2,313	\$2,448	\$2,505	\$3,171	\$1,137	\$1,581	
NO	UNITED NATIONAL LIFE INS CO	YES	NO	Indiv		8/1/2008	\$2,257	\$3,047	\$4,280	\$3,245		\$4,612	\$721	\$3,474						
NO	UNITED OF OMAHA LIFE INS	YES	YES	Indiv	SMKR	7/1/2009	\$2,109					\$3,053		\$2,597			\$1,880			
YES	UNITED TEACHERS ASSOC	YES	YES	Indiv		9/1/2007		\$1,628	\$1,905	\$1,583		\$1,912		\$1,588						
NO	UNITED TEACHERS ASSOC	YES	YES	Indiv	SMKR	5/1/2009	\$1,715	\$2,551	\$2,903	\$2,478		\$2,878		\$2,487						

Select	Age: 75 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009		\$1,941	\$2,013	\$1,709		\$2,376		\$2,224						
NO	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,695	\$2,325	\$2,354	\$2,021		\$2,767		\$2,636						
NO	USAA LIFE INS CO	NO	NO	Indiv	SMKR	4/1/2009	\$1,472			\$2,036		\$2,160		\$2,384						
NO	WORLD CORP INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$2,070					\$2,981	\$1,053							\$1,421
NO	WORLD INS CO	YES	NO	Indiv		1/1/2009	\$2,262		\$3,914			\$3,579								

Select	Age: 80 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	ADMIRAL LIFE INS CO OF AMERICA	YES	YES	Indiv	SMKR	8/1/2009	\$1,927	\$2,428	\$2,656	\$2,452	\$2,473	\$2,670		\$2,470						
NO	AMERICAN CONTINENTAL INS	YES	YES	Indiv	SMKR	2/1/2009	\$1,623	\$2,044		\$2,065		\$2,250					\$2,041			
NO	AMERICAN FAMILY LIFE ASSUR	YES	NO	Grp		7/1/2009	\$1,548		\$3,036			\$2,784								
NO	AMERICAN FAMILY MUTUAL INS CO	YES	YES	Indiv		5/1/2007	\$1,452		\$2,762			\$2,610							\$1,178	\$1,716
NO	AMERICAN NATIONAL LIFE	YES	YES	Grp	SMKR	2/15/2009	\$1,406	\$1,922	\$2,180	\$1,721	\$1,523	\$2,171		\$1,733						
YES	AMERICAN PIONEER LIFE INS	YES	YES	Indiv	SMKR	1/1/2009		\$2,092	\$2,605	\$2,270		\$2,728								
NO	AMERICAN PIONEER LIFE INS	YES	YES	Indiv		1/15/2009	\$1,957	\$3,124	\$3,698	\$3,099		\$3,830								
NO	AMERICAN REPUBLIC CORP	YES	YES	Indiv	SMKR	5/1/2009	\$1,853										\$2,436			
NO	AMERICAN REPUBLIC INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$2,658		\$3,889	\$2,404		\$3,560	\$891				\$2,566			
NO	AMERICAN REPUBLIC INS CO	YES	NO	Grp		1/1/2009	\$1,893				\$2,550	\$3,039						\$1,251	\$1,821	
NO	BANKERS FIDELITY LIFE INS	YES	NO	Indiv		1/1/2007	\$706	\$1,809	\$3,316	\$2,634	\$2,634	\$2,616	\$1,046	\$2,486						
YES	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2008	\$1,807	\$2,186	\$3,595	\$2,177		\$3,495								
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Grp		1/1/2009	\$1,872	\$2,372	\$3,368	\$2,456	\$2,284	\$2,522		\$2,391		\$6,591				
NO	BANKERS LIFE & CASUALTY CO	NO	NO	Indiv		1/1/2009	\$2,163	\$4,151	\$5,306	\$3,878	\$3,566	\$3,220	\$934	\$4,090			\$3,511	\$1,520	\$2,191	
YES	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009		\$2,280	\$3,120			\$3,504					\$5,184			
NO	BLUE CROSS & BLUE SHIELD OF	NO	NO	Indiv		1/1/2009	\$2,868		\$3,720			\$4,044					\$7,128			
NO	CENTRAL RESERVE LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$2,649		\$3,299	\$2,588	\$2,430	\$3,216	\$925	\$2,605						
NO	CHRISTIAN FIDELITY LIFE INS	YES	YES	Indiv	SMKR	8/1/2009	\$1,357					\$2,701		\$2,075						
NO	COMBINED INS CO OF AMERICA	NO	NO	Indiv		3/1/2009	\$2,065	\$2,692	\$3,215			\$3,285								
NO	CONSECO HEALTH INS CO	YES	NO	Indiv		11/15/2005	\$1,671	\$2,204	\$2,703	\$2,335	\$2,199	\$2,729		\$2,208						
NO	CONSECO INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$2,216			\$2,583		\$2,938		\$2,279			\$2,439			

Select	Age: 80 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
NO	CONTINENTAL GENERAL INS CO	YES	YES	Indiv		1/1/2009	\$2,177		\$3,795		\$2,818	\$3,706		\$3,331						
YES	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008		\$1,719	\$2,049	\$1,667	\$1,644	\$2,197		\$1,836						
NO	CONTINENTAL LIFE INS CO	YES	YES	Grp	SMKR	10/1/2008	\$1,716	\$1,878	\$2,253	\$1,909	\$1,919	\$2,265		\$1,936						
NO	CONTINENTAL LIFE INS CO	YES	YES	Indiv	SMKR	12/1/2008	\$1,695	\$2,166	\$2,669	\$2,093	\$1,992	\$2,911		\$2,316						
NO	CSA FRATERNAL LIFE	YES	YES	Indiv	SMKR	6/1/2008	\$1,437					\$2,241		\$1,969						
NO	EQUITABLE LIFE & CASUALTY INS CO	YES	YES	Indiv	SMKR	2/1/2009	\$2,030								\$2,072		\$2,444	\$1,101		\$1,593
NO	GENWORTH LIFE & ANNUITY INS CO	YES	YES	Indiv	SMKR	8/1/2009	\$2,013		\$3,730	\$3,151		\$4,025								
NO	GENWORTH LIFE INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$2,028	\$2,529	\$2,957	\$2,555	\$2,570	\$3,047	\$1,198	\$2,619						
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Grp		8/1/2008	\$1,014	\$1,583	\$2,045			\$2,167								
NO	GLOBE LIFE & ACCIDENT INS CO	NO	NO	Indiv		4/1/2008	\$1,069	\$1,669	\$2,157			\$2,285								
NO	GOLDEN RULE INS CO	NO	NO	Indiv		11/1/2008	\$1,798							\$2,181						
NO	GREAT AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	3/1/2009	\$1,502			\$2,013		\$2,342		\$2,057						
NO	GUARANTEE TRUST LIFE INS	YES	NO	Grp		5/1/2009	\$1,782	\$2,660	\$3,403			\$3,379								
NO	GUARANTEE TRUST LIFE INS	YES	NO	Indiv		5/1/2009	\$2,872	\$3,868	\$6,520	\$5,093		\$6,813	\$153	\$4,396						
NO	HEALTHY ALLIANCE LIFE INS	NO	NO	Indiv		1/1/2009	\$1,560	\$2,148		\$2,340		\$2,712	\$1,212							
NO	HEARTLAND NATIONAL LIFE	YES	YES	Indiv	SMKR	6/1/2009	\$1,486			\$2,063		\$2,217		\$2,119						
NO	HUMANA INS CO	YES	YES	Indiv	SMKR	7/1/2009	\$2,673	\$2,792	\$3,124			\$3,136	\$1,236					\$1,497	\$2,198	
NO	LIFE INVESTORS	NO	NO	Grp		6/1/2008	\$1,705	\$2,343	\$2,695	\$2,816	\$2,750	\$3,025		\$2,816	\$2,739	\$3,190	\$2,838			
YES	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009		\$1,990	\$2,361	\$2,281		\$2,702								
NO	LINCOLN HERITAGE LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$1,919	\$2,583	\$3,019	\$2,877		\$3,379								
NO	LOYAL AMERICAN LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,450								\$1,692	\$1,450	\$1,958			

Select	Age: 80 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009				\$1,718		\$1,987		\$1,868						
NO	MARQUETTE NATIONAL LIFE	YES	YES	Indiv	SMKR	5/15/2009	\$1,479			\$2,115		\$2,416		\$2,285			\$2,342			
NO	MEDICO INS CO	YES	YES	Grp	SMKR	3/1/2008	\$1,212			\$1,866		\$1,974								
NO	MEDICO INS CO	YES	NO	Indiv		10/1/2007	\$1,501		\$2,977			\$3,114		\$3,150						
NO	MEDICO LIFE	YES	NO	Indiv		10/1/2007	\$1,610		\$3,194			\$3,341		\$3,379						
NO	MONUMENTAL LIFE	NO	NO	Grp		4/1/2009		\$1,992	\$3,636	\$2,760	\$3,336	\$2,640		\$2,760	\$2,408	\$2,664	\$5,256			
YES	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009		\$2,390	\$3,303	\$2,325	\$2,890	\$3,078		\$2,166						
NO	MUTUAL OF OMAHA	YES	YES	Grp	SMKR	10/1/2008	\$1,960			\$2,694		\$2,862								
NO	MUTUAL OF OMAHA	YES	YES	Indiv	SMKR	5/1/2009	\$1,557		\$3,534	\$2,658		\$3,904								
NO	NATIONAL STATES	YES	YES	Indiv	SMKR	1/1/2009	\$2,561	\$2,946	\$5,145	\$1,471		\$2,514					\$1,471			
NO	NEW ERA LIFE INS CO OF THE	NO	NO	Indiv		2/1/2006	\$1,350	\$1,810	\$2,371			\$2,740								
NO	OLD SURETY LIFE INS CO	NO	NO	Indiv		5/1/2008	\$756										\$1,465			
NO	OXFORD LIFE INS CO	YES	NO	Grp		1/1/2007	\$1,125	\$1,532	\$1,882			\$1,951				\$3,104				
NO	OXFORD LIFE INS CO	YES	NO	Indiv	SMKR	6/1/2009	\$2,395	\$3,243	\$4,117	\$3,965		\$3,789								
NO	PACIFICARE LIFE & HEALTH INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$2,252		\$3,420			\$3,428	\$2,044	\$2,956			\$3,360			
NO	PENNSYLVANIA LIFE INS CO	YES	YES	Indiv	SMKR	11/1/2008	\$1,853	\$2,622	\$2,832			\$3,050								
NO	PEOPLES BENEFIT LIFE INS CO	NO	YES	Indiv		6/1/2005	\$1,257	\$2,183	\$2,367			\$2,445		\$1,773						
NO	PHYSICIANS LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,901	\$2,376				\$3,101	\$1,336	\$2,756						
NO	PROVIDENT AMERICAN LIFE	YES	YES	Indiv	SMKR	1/1/2008	\$3,083			\$3,367		\$3,740	\$904							
YES	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007				\$1,999		\$2,515								
NO	PYRAMID LIFE INS CO	YES	NO	Indiv		5/15/2007	\$2,276			\$2,444		\$3,103	\$884	\$2,525						

Select	Age: 80 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009				\$2,460										
NO	RESERVE NATIONAL INS CO	NO	NO	Indiv	SMKR	1/1/2009	\$1,512	\$2,973	\$2,689			\$3,521								
NO	ROYAL NEIGHBORS OF	YES	YES	Indiv	SMKR	9/18/2008	\$2,882	\$3,319	\$3,839	\$3,238	\$3,381	\$3,952		\$3,322						
NO	SHENANDOAH LIFE INS CO	YES	YES	Indiv	SMKR	10/1/2008	\$1,972	\$2,484	\$2,730	\$2,510	\$2,531	\$2,763		\$2,567						
NO	STANDARD LIFE & ACCIDENT INS CO	NO	NO	Indiv		10/15/2008	\$1,398	\$2,397	\$3,639	\$3,616		\$3,306								
NO	STATE FARM MUTUAL	YES	NO	Indiv		1/1/2009	\$1,828		\$2,757			\$2,785								
YES	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009		\$2,604	\$3,626	\$2,930		\$3,591								
NO	STATE MUTUAL INS CO	YES	NO	Indiv	SMKR	4/1/2009	\$3,716	\$3,863	\$4,905	\$3,766		\$4,501								
NO	STERLING INVESTORS LIFE	YES	YES	Indiv	SMKR	7/1/2009	\$2,609	\$2,848	\$3,227	\$2,694	\$2,812	\$3,344	\$1,401	\$2,760	\$2,088	\$2,106	\$2,339			
YES	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,746	\$1,924	\$2,372			\$2,382		\$1,806				\$937		
NO	STERLING LIFE INS CO	YES	NO	Indiv		12/1/2008	\$1,934	\$2,540	\$3,055			\$3,066		\$2,316				\$1,323		
NO	THRIVENT FINANCIAL FOR	YES	NO	Indiv	SMKR	1/1/2009	\$1,730	\$2,042	\$2,646	\$2,211		\$2,652			\$2,988	\$3,046			\$1,634	
NO	TRANSAMERICA LIFE INS CO	NO	NO	Grp	SMKR	10/1/2008	\$1,920	\$2,652	\$3,060	\$2,892	\$2,832	\$3,420		\$3,204	\$3,084	\$3,120	\$3,156			
NO	UNION BANKERS INS CO	YES	NO	Indiv		11/1/2004	\$3,964	\$2,226	\$2,774	\$2,102		\$2,489		\$1,654		\$3,076				
NO	UNITED AMERICAN INS CO	NO	NO	I		3/1/2009	\$1,413	\$2,349	\$3,436	\$3,378		\$3,442	\$1,040	\$3,374						
NO	UNITED COMMERCIAL	YES	NO	Indiv		4/1/2009	\$2,318	\$4,273	\$5,141			\$5,034								
NO	UNITED HEALTHCARE INS	NO	NO	Grp		1/1/2009	\$1,581	\$2,241	\$2,739	\$2,448	\$2,427	\$2,769		\$2,481	\$2,628	\$2,688	\$3,402	\$1,221	\$1,695	
NO	UNITED NATIONAL LIFE INS CO	YES	NO	Indiv		8/1/2008	\$2,301	\$3,165	\$4,479	\$3,498		\$4,822	\$753	\$3,729						
NO	UNITED OF OMAHA LIFE INS	YES	YES	Indiv	SMKR	7/1/2009	\$2,287					\$3,308		\$2,819			\$2,042			
YES	UNITED TEACHERS ASSOC	YES	YES	Indiv		9/1/2007		\$1,741	\$2,058	\$1,708		\$2,066		\$1,712						
NO	UNITED TEACHERS ASSOC	YES	YES	Indiv	SMKR	5/1/2009	\$1,812	\$2,727	\$3,136	\$2,675		\$3,109		\$2,682						

Select	Age: 80 Company	Area	Sex	Type	Smoker Rates?	Effective Date	[plans] A	B	C	D	E	F	F-HI	G	H	I	J	J-HI	K	L
YES	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009		\$2,042	\$2,122	\$1,796		\$2,499		\$2,339						
NO	UNITED WORLD LIFE INS CO	YES	YES	Indiv	SMKR	5/1/2009	\$1,782	\$2,441	\$2,470	\$2,129		\$2,912		\$2,774						
NO	USAA LIFE INS CO	NO	NO	Indiv	SMKR	4/1/2009	\$1,536			\$2,120		\$2,244		\$2,480						
NO	WORLD CORP INS CO	YES	YES	Indiv	SMKR	1/1/2009	\$2,318					\$3,341	\$1,180						\$1,592	
NO	WORLD INS CO	YES	NO	Indiv		1/1/2009	\$2,403		\$4,207			\$3,849								

## NOTES:

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